

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

|                  |   |                       |
|------------------|---|-----------------------|
| In re:           | § | Case No. 05-21614 ABG |
| VANCREY, BETTY G | § |                       |
|                  | § |                       |
|                  | § |                       |
| Debtors          | § |                       |

---

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S. C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses  
Payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor

Leaving a balance on hand of \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of

claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$ , for a total compensation of \$ . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ , and now requests reimbursement for expenses of \$ , for total expenses of \$ .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/JOSEPH E. COHEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1  
Exhibit A

Case No: 05-21614 ABG Judge: A. BENJAMIN GOLDGAR  
Case Name: VANCREY, BETTY G

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 05/31/05 (f)

341(a) Meeting Date: 07/07/05

Claims Bar Date: 04/26/06

For Period Ending: 11/11/09

| 1   | 2                                  | 3   | 4   | 5                                       | 6   |
|---|------------------------------------|---|---|---|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property) | Petition/<br>Unscheduled<br>Values | Estimated Net Value<br>(Value Determined by Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | Property<br>Abandoned<br>OA=554(a) Abandon<br>DA=554(c) Abandon | Sale/Funds<br>Received by<br>the Estate | Asset Fully Administered (FA)/<br>Gross Value of Remaining Assets |
| 1. REAL ESTATE  | 179,900.00                         | 25,000.00   |   | 20,000.00                               | FA  |
| 2. CASH   | 35.00                              | 0.00  |   | 0.00                                    | 0.00  |
| 3. CHECKING   | 200.00                             | 0.00  |   | 0.00                                    | 0.00  |
| 4. HOUSEHOLD GOODS  | 1,200.00                           | 0.00  |   | 0.00                                    | 0.00  |
| 5. 401(K)   | Unknown                            | Unknown   |   | 0.00                                    | Unknown   |
| 6. APPAREL  | 1,500.00                           | Unknown   |   | 0.00                                    | Unknown   |
| 7. JEWELRY  | 1,000.00                           | Unknown   |   | 0.00                                    | Unknown   |
| 8. LIFE INSURANCE   | 0.00                               | Unknown   |   | 0.00                                    | Unknown   |
| 9. VEHICLE  | 4,500.00                           | Unknown   |   | 0.00                                    | Unknown   |
| 10. MACHINERY   | 500.00                             | Unknown   |   | 0.00                                    | Unknown   |
| 11. PERSONAL INJURY   | Unknown                            | Unknown   |   | 0.00                                    | Unknown   |
| INT. Post-Petition Interest Deposits (u)                      | Unknown                            | N/A   |   | 298.45                                  | Unknown   |

|                                   |              |             |             |                                   |
|-----------------------------------|--------------|-------------|-------------|-----------------------------------|
|                                   |              |             |             | Gross Value of Remaining Assets   |
| TOTALS (Excluding Unknown Values) | \$188,835.00 | \$25,000.00 | \$20,298.45 | \$0.00                            |
|                                   |              |             |             | (Total Dollar Amount in Column 6) |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE CHECKING OUT VALUE OF REAL ESTATE AND PERSONAL INJURY CASE. TRUSTEE IS NEGOTIATING WITH DEBTOR TO PURCHASE EQUITY IN HOUSE. TRUSTEE HAS FILED MOTION TO APPROVE SETTLEMENT WITH DEBTOR SET FOR 7/14/06. TRUSTEE HAS TO REVIEW CLAIMS THAT BEEN FILED.

Initial Projected Date of Final Report (TFR): 10/31/06

Current Projected Date of Final Report (TFR): 07/30/09

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-21614 -ABG  
Case Name: VANCREY, BETTY GTrustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6524 Money Market Account (Interest EarnTaxpayer ID No: \*\*\*\*\*7166  
For Period Ending: 11/11/09Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

| 1                | 2                  | 3  | 4                          |                     | 5             | 6                  | 7                         |
|------------------|--------------------|--|----------------------------|---------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From  | Description Of Transaction | Uniform Trans. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
|                  |                    |  | BALANCE FORWARD            |                     |               |                    | 0.00                      |
| 08/14/06         | 1                  | BETTY VANCREY  | Sale of equity to Debtor   | 1110-000            | 12,000.00     |                    | 12,000.00                 |
| 08/14/06         | 1                  | BETTY VANCREY  | Sale of equity to Debtor   | 1110-000            | 8,000.00      |                    | 20,000.00                 |
| 08/31/06         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 8.19          |                    | 20,008.19                 |
| 09/29/06         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 16.44         |                    | 20,024.63                 |
| 10/31/06         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 17.02         |                    | 20,041.65                 |
| 11/30/06         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 16.47         |                    | 20,058.12                 |
| 12/29/06         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 17.03         |                    | 20,075.15                 |
| 01/31/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 17.06         |                    | 20,092.21                 |
| 02/28/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 15.41         |                    | 20,107.62                 |
| 03/01/07         | 000301             | International Sureties, Ltd.<br>Suite 500<br>203 Carondelet St.<br>New Orleans, LA 70130 | Bond premium               | 2300-000            |               | 16.19              | 20,091.43                 |
| 03/30/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 17.08         |                    | 20,108.51                 |
| 04/30/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 16.53         |                    | 20,125.04                 |
| 05/31/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 17.09         |                    | 20,142.13                 |
| 06/29/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 16.55         |                    | 20,158.68                 |
| 07/31/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 17.12         |                    | 20,175.80                 |
| 08/31/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 1.000        | 1270-000            | 17.14         |                    | 20,192.94                 |
| 09/28/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.750        | 1270-000            | 12.85         |                    | 20,205.79                 |
| 10/31/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.750        | 1270-000            | 12.88         |                    | 20,218.67                 |
| 11/30/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.650        | 1270-000            | 10.80         |                    | 20,229.47                 |
| 12/31/07         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.500        | 1270-000            | 9.67          |                    | 20,239.14                 |
| 01/31/08         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.400        | 1270-000            | 8.02          |                    | 20,247.16                 |
| 02/29/08         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.300        | 1270-000            | 4.81          |                    | 20,251.97                 |
| 03/25/08         | 000302             | INTERNATIONAL SURETIES, LTD.   | Bond premium               | 2300-000            |               | 17.86              | 20,234.11                 |
| 03/31/08         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.250        | 1270-000            | 4.79          |                    | 20,238.90                 |
| 04/30/08         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.250        | 1270-000            | 4.15          |                    | 20,243.05                 |
| 05/30/08         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.150        | 1270-000            | 2.57          |                    | 20,245.62                 |
| 06/30/08         | INT                | BANK OF AMERICA, N.A.  | Interest Rate 0.150        | 1270-000            | 2.49          |                    | 20,248.11                 |

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-21614 -ABG  
Case Name: VANCREY, BETTY G

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6524 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*7166  
For Period Ending: 11/11/09

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

| 1                | 2                  | 3   | 4                          |                     | 5             | 6                  | 7                         |
|------------------|--------------------|---|----------------------------|---------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From   | Description Of Transaction | Uniform Trans. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
| 07/31/08         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.150        | 1270-000            | 2.57          |                    | 20,250.68                 |
| 08/29/08         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.150        | 1270-000            | 2.57          |                    | 20,253.25                 |
| 09/30/08         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.150        | 1270-000            | 2.50          |                    | 20,255.75                 |
| 10/31/08         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.100        | 1270-000            | 1.96          |                    | 20,257.71                 |
| 11/28/08         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.100        | 1270-000            | 1.66          |                    | 20,259.37                 |
| 12/31/08         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.010        | 1270-000            | 1.02          |                    | 20,260.39                 |
| 01/30/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.010        | 1270-000            | 0.17          |                    | 20,260.56                 |
| 02/27/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.010        | 1270-000            | 0.16          |                    | 20,260.72                 |
| 02/28/09         | 000303             | International Sureties, Ltd.<br>701 Poydras St.<br>Suite 420<br>New Orleans, LA 70139 | Bond premium               | 2300-000            |               | 16.63              | 20,244.09                 |
| 03/31/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.010        | 1270-000            | 0.18          |                    | 20,244.27                 |
| 04/30/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.030        | 1270-000            | 0.44          |                    | 20,244.71                 |
| 05/29/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.030        | 1270-000            | 0.51          |                    | 20,245.22                 |
| 06/30/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.030        | 1270-000            | 0.50          |                    | 20,245.72                 |
| 07/31/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.030        | 1270-000            | 0.52          |                    | 20,246.24                 |
| 08/31/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.030        | 1270-000            | 0.52          |                    | 20,246.76                 |
| 09/30/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.030        | 1270-000            | 0.50          |                    | 20,247.26                 |
| 10/30/09         | INT                | BANK OF AMERICA, N.A.   | Interest Rate 0.030        | 1270-000            | 0.51          |                    | 20,247.77                 |

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 05-21614 -ABG  
Case Name: VANCREY, BETTY G

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6524 Money Market Account (Interest Earn

Taxpayer ID No: \*\*\*\*\*7166  
For Period Ending: 11/11/09

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

| 1                | 2                  | 3                       | 4                          |                     | 5             | 6                  | 7                         |
|------------------|--------------------|-------------------------|----------------------------|---------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Trans. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |

|                   |                      |              |  |  |  |                   |          |
|-------------------|----------------------|--------------|--|--|--|-------------------|----------|
| Account *****6524 | Balance Forward      | 0.00         |  |  |  |                   |          |
|                   | 2 Deposits           | 20,000.00    |  |  |  | 3 Checks          | 50.68    |
|                   | 39 Interest Postings | 298.45       |  |  |  | 0 Adjustments Out | 0.00     |
|                   |                      |              |  |  |  | 0 Transfers Out   | 0.00     |
|                   | Subtotal             | \$ 20,298.45 |  |  |  | Total             | \$ 50.68 |
|                   | 0 Adjustments In     | 0.00         |  |  |  |                   |          |
|                   | 0 Transfers In       | 0.00         |  |  |  |                   |          |
|                   | Total                | \$ 20,298.45 |  |  |  |                   |          |

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

| Case Number: 05-21614         |   | Page 1               |       | Date: November 11, 2009 |              |               |
|-------------------------------|---|----------------------|-------|-------------------------|--------------|---------------|
| Debtor Name: VANCREY, BETTY G |   | Claim Class Sequence |       |                         |              |               |
| Code #                        | Creditor Name & Address   | Claim Class          | Notes | Amount Allowed          | Paid to Date | Claim Balance |
| 001<br>3110-00                | Cohen & Krol  | Administrative       |       | \$1,733.00              | \$0.00       | \$1,733.00    |
| 000001<br>070<br>7100-00      | Prime Acceptance Corp.<br>200 W Jackson Ste 720<br>Chicago IL 60606                                     | Unsecured            |       | \$564.20                | \$0.00       | \$564.20      |
| 000002<br>070<br>7100-00      | Discover Bank/Discover Financial<br>Services<br>PO Box 8003<br>Hilliard, OH 43026                       | Unsecured            |       | \$11,673.13             | \$0.00       | \$11,673.13   |
| 000003<br>070<br>7100-00      | Chase Bank USA, N.A.<br>c/o Weinstein & Riley, P.S.<br>2101 4th Avenue, Suite 900<br>Seattle, WA, 98121 | Unsecured            |       | \$2,005.35              | \$0.00       | \$2,005.35    |
| 000004<br>070<br>7100-00      | American Express Centurion Bank<br>c/o Becket and Lee LLP<br>P O Box 3001<br>Malvern PA 19355-0701      | Unsecured            |       | \$15,718.54             | \$0.00       | \$15,718.54   |
| 000005<br>070<br>7100-00      | Portfolio Recovery Associates, LLC<br>P O Box 41067<br>Norfolk, Va 23541                                | Unsecured            |       | \$12,408.16             | \$0.00       | \$12,408.16   |
| 000006<br>070<br>7100-00      | MBNA America Bank N A<br>Mailstop DE5-014-02-03<br>P O Box 15168<br>Wilmington DE 19850                 | Unsecured            |       | \$34,744.69             | \$0.00       | \$34,744.69   |
| Case Totals:                  |   |                      |       | \$78,847.07             | \$0.00       | \$78,847.07   |

Code #: Trustee's Claim Number, Priority Code, Claim Type

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 05-21614 ABG  
Case Name: VANCREY, BETTY G  
Trustee Name: JOSEPH E. COHEN

Claims of secured creditors will be paid as follows:

| <i>Claimant</i> | <i>Proposed Payment</i> |
|-----------------|-------------------------|
| NA              | \$                      |
|                 | \$                      |
|                 | \$                      |

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| <i>Reason/Applicant</i>                       | <i>Fees</i> | <i>Expenses</i> |
|---|-------------|-----------------|
| <i>Trustee: JOSEPH E. COHEN</i>               | \$          | \$              |
| <i>Attorney for trustee: Cohen &amp; Krol</i> | \$          | \$              |
| <i>Appraiser:</i>                             | \$          | \$              |
| <i>Auctioneer:</i>                            | \$          | \$              |
| <i>Accountant:</i>                            | \$          | \$              |
| <i>Special Attorney for trustee:</i>          | \$          | \$              |
| <i>Charges:</i>                               | \$          | \$              |
| <i>Fees:</i>                                  | \$          | \$              |
| <i>Other: NA</i>                              | \$          | \$              |
| <i>Other:</i>                                 | \$          | \$              |

Applications for prior chapter fees and administrative expenses have been filed as follows:



| <i>Reason/Applicant</i>     | <i>Fees</i> | <i>Expenses</i> |
|-----------------------------|-------------|-----------------|
| <u>Attorney for debtor:</u> | <u>\$</u>   | <u>\$</u>       |
| <u>Attorney for:</u>        | <u>\$</u>   | <u>\$</u>       |
| <u>Accountant for:</u>      | <u>\$</u>   | <u>\$</u>       |
| <u>Appraiser for:</u>       | <u>\$</u>   | <u>\$</u>       |
| <u>Other: NA</u>            | <u>\$</u>   | <u>\$</u>       |

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| <i>Claim Number</i> | <i>Claimant</i> | <i>Allowed Amt. of Claim</i> | <i>Proposed Payment</i> |
|---------------------|-----------------|------------------------------|-------------------------|
| <u>NA</u>           | <u>NA</u>       | <u>\$</u>                    | <u>\$</u>               |
| <u></u>             | <u></u>         | <u>\$</u>                    | <u>\$</u>               |
| <u></u>             | <u></u>         | <u>\$</u>                    | <u>\$</u>               |

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent.

Timely allowed general (unsecured) claims are as follows:

| <i>Claim Number</i> | <i>Claimant</i>               | <i>Allowed Amt. of Claim</i> | <i>Proposed Payment</i> |
|---------------------|-------------------------------|------------------------------|-------------------------|
| <u>000001</u>       | <u>Prime Acceptance Corp.</u> | <u>\$</u>                    | <u>\$</u>               |
| <u>000002</u>       | <u>Discover Bank/Discover</u> | <u>\$</u>                    | <u>\$</u>               |
| <u></u>             | <u>Financial Services</u>     | <u></u>                      | <u></u>                 |
| <u>000003</u>       | <u>Chase Bank USA, N.A.</u>   | <u>\$</u>                    | <u>\$</u>               |

| <i>Claim Number</i> | <i>Claimant</i>                | <i>Allowed Amt. of Claim</i> | <i>Proposed Payment</i> |
|---------------------|--------------------------------|------------------------------|-------------------------|
| 000004              | American Express Centurion     | \$                           | \$                      |
|                     | Bank                           |                              |                         |
| 000005              | Portfolio Recovery Associates, | \$                           | \$                      |
|                     | LLC                            |                              |                         |
| 000006              | MBNA America Bank N A          | \$                           | \$                      |

Late filed general (unsecured) claims are as follows:

| <i>Claim Number</i> | <i>Claimant</i> | <i>Allowed Amt. of Claim</i> | <i>Proposed Payment</i> |
|---------------------|-----------------|------------------------------|-------------------------|
| NA                  | NA              | \$                           | \$                      |
|                     |                 | \$                           | \$                      |
|                     |                 | \$                           | \$                      |

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

| <i>Claim Number</i> | <i>Claimant</i> | <i>Allowed Amt. of Claim</i> | <i>Proposed Payment</i> |
|---------------------|-----------------|------------------------------|-------------------------|
| NA                  | NA              | \$                           | \$                      |
|                     |                 | \$                           | \$                      |
|                     |                 | \$                           | \$                      |

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ .